



# DON'T BE A VICTIM

**SCAMS, FRAUDS, AND SWINDLES: THE LOTTERY SCAM**



**In 2020 the Chesterfield Police  
Department investigated 45 reports  
concerning scams and frauds  
totaling over \$1.5 MILLION in losses**



**The following slides discuss one of  
the many scams Chesterfield  
residents have fallen victim to**

**This episode:  
THE LOTTERY SCAM**



# THE LOTTERY SCAM



- **IN THIS SCAM, THE VICTIM IS CONTACTED BY PHONE, BUT CAN BE VIA EMAIL OR REGULAR MAIL, AND TOLD HE HAS WON A LARGE AMOUNT OF MONEY IN THE LOTTERY**
- **THE VICTIM IS TOLD TO “KEEP IT SECRET” DUE TO SOME SORT OF MIX-UP IN SOME OF THE NAMES OR NUMBERS**
- **THE VICTIM IS THEN TOLD TO CONTACT A “CLAIMS AGENT” TO GET HIS PRIZE**



# THE LOTTERY SCAM

- **AFTER CONTACTING THE “CLAIMS AGENT”, THE VICTIM WILL BE TOLD TO PAY “PROCESSING FEES” OR “TRANSFER CHARGES” SO THE WINNINGS CAN BE DISTRIBUTED**
- **THE VICTIM MAY ALSO BE TOLD HE NEEDS TO PREPAY THE TAXES FOR THE WINNINGS PRIOR TO RECEIVING THE CHECK.**
- **THE “CLAIMS AGENT” CAN SOUND VERY CONVINCING AND CONTINUE TO INSIST THE VICTIM NOT TELL ANYONE ABOUT WINNING THE LOTTERY**

# THE LOTTERY SCAM



- **THE VICTIM IS THEN INSTRUCTED TO MAIL A CASHIERS CHECK TO AN ADDRESS PROVIDED TO THEM OR WIRE THE MONEY TO A SPECIFIC ACCOUNT**
- **THE ADDRESSES WHERE THE MONEY IS SENT IS USUALLY ANOTHER UNKNOWING VICTIM BEING SCAMMED SEPARATELY. THIS NEW VICTIM HAS ALREADY BEEN INSTRUCTED TO FORWARD THE MONEY TO SOMEWHERE ELSE OR DEPOSIT IT INTO THEIR OWN ACCOUNT TEMPORARILY, THUS CREATING ANOTHER LAYER OF PROTECTION FOR THE SCAMMER**

# THE LOTTERY SCAM



- **THE SUSPECTS WILL CONTINUE TO STAY IN CONTACT WITH THE VICTIM, TELLING THEM A NEW FEE HAS POPPED UP IN WHICH THEY NEED TO PAY PRIOR TO RECEIVING THEIR WINNINGS**
- **THEY WILL CONTINUE TO STAY IN CONTACT UNTIL THE VICTIM FINALLY BREAKS IT OFF, OR HE RUNS OUT OF MONEY**



# THE LOTTERY SCAM

## WHAT CAN YOU DO

- 1) DON'T ANSWER ANY UNSOLICITED PHONE CALL FROM A NUMBER YOU DON'T RECOGNIZE**
- 2) IF YOU ARE CONTACTED VIA EMAIL, JUST DELETE IT. BE AWARE MOST SCAM EMAILS COME FROM FREE EMAIL ACCOUNTS LIKE OUTLOOK, YAHOO, GMAIL, ETC.**
- 3) IF YOU HAVEN'T ENTERED A LOTTERY, YOU CAN'T WIN ANYTHING. THERE IS NO SUCH THING AS "EMAIL DRAWS" OR ANY OTHER LOTTERY WHERE NO TICKETS WERE SOLD**
- 4) AS WITH A VAST MAJORITY OF SCAM EMAIL MESSAGES, THERE ARE USUALLY SPELLING ERRORS OR GRAMMATICAL ISSUES**



# THE LOTTERY SCAM



## WHAT CAN YOU DO (CONTINUED...)

- 5) ANY GENUINE LOTTERIES WILL SIMPLY SUBTRACT ANY FEES AND TAX FROM THE PRIZE. YOU WILL NEVER BE REQUIRED TO MAKE ANY PRE PAYMENTS**
- 6) CALL YOUR LOCAL POLICE, RESEARCH THE LOTTERY COMPANY TO SEE IF THEY ARE LEGITIMATE**
- 7) AS IN MOST SCAMS – IF IT SEEMS TOO GOOD TO BE TRUE, IT PROBABLY IS**
- 8) NO MATTER HOW CONVINCING THE SCAMMER MAY SOUND, YOU CAN ALWAYS CEASE COMMUNICATION**